

FORM B1

United States Bankruptcy Court
Northern District of Illinois

VOLUNTARY PETITION

Name of Debtor (if individual, enter Last, First, Middle):
MURILLO, CARMEN

Name of Joint Debtor(Spouse) (Last, First, Middle):
MURILLO, VICTORIA

All Other Names used by the Debtor in the last 6 years
(Including married, maiden and trade names):

All Other Names used by the Debtor in the last 6 years
(Including married, maiden and trade names):

~~Attest: C. MURILLO~~

Soc. Sec. /Tax I.D.NO. (if more than one, state all)
328-46-1375

Soc. Sec. /Tax I.D.NO. (if more than one, state all):
322-52-7082

Street Address of Debtor (No. & Street, City, State, Zip Code)
1818 W MAGNOLIA LANE
MOUNT PROSPECT, IL 60056

Street Address of Debtor (No. & Street, City, State, Zip Code)

County of Residence or the
Principal Place of Business: **COOK**

County of Residence or the
Principal Place of Business

Mailing Address of Debtor (if different from street address):

Mailing Address of Debtor (if different from street address):

Location of Principal Assets of Business Debtor
(if different from address above):

Information Regarding the Debtor(Check the Applicable Boxes)

Venue (Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (check all boxes that apply)

- ☒ Individual (s) ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other -

**Chapter or Section of Bankruptcy Code under Which
the Petition is Filed (check one box)**

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
☐ Chapter 9 ☐ Chapter 12
☐ Sec. 304-Case ancillary to foreign proceeding

Nature of Debtor (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
☐ Debtor is and elects to be considered a small business under
11 U.S.C. § 112(e) (Optional)

Filing Fee (check one box)

- ☒ Full Filing Fee attached
☐ Filing Fee to be paid in installments (Applicable to individuals
only)
Must attach signed application for the court's consideration
certifying that the debtor is unable to pay fee except in
installments.
Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- ☐ Debtor Estimates that funds will be available for distribution to unsecured creditor.
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid,
there will be no funds available for distribution to unsecured creditors.

	1-15	16-49	50-99	100-199	200-999	100 -over
Estimated Number of Creditors	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimates Assets						
\$0 to \$50,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$50,001 to \$100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$100,001 to \$500,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$500,001 to \$1 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$1,000,001 to \$5 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$5,000,001 to \$10 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$10,000,001 to \$50 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$50,000.01 to \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts						
\$0 to \$50,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$50,001 to \$100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$100,001 to \$500,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$500,001 to \$1 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$1,000,001 to \$5 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$5,000,001 to \$10 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$10,000,001 to \$50 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$50,000.01 to \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

26158

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s)	
Prior Bankruptcy Case Filed Within 6 Years (If more than one, attach additional sheet)			
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:

Signatures

<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this Petition is true and correct.</p> <p>[If petitioner is an individual whose debts are Primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>Carmen Murillo</u> Signature of Debtor</p> <p>X <u>Victoria Murillo</u> Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney)</p> <p>Date</p> <p>X <u>[Signature]</u> Signature of Attorney</p> <p>PAUL AUGUSTYN Print Name of Attorney for Debtor(s)</p> <p>AUGUSTYN & ASSOCITES, P.C. Firm Name: 4 WEST MINER Address: ARLINGTON HEIGHTS, IL 60004</p> <p>1-847-361-4851 Telephone Number</p> <p>Date</p> <p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requested relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>	<p>Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <p>Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of the title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X Signature of Attorney for Debtor(s) Date</p> <p>Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose threat or imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input type="checkbox"/> No</p> <p>Signature of Non Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition</p> <p>Social Security Number</p> <p>Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X Signature of Bankruptcy Petition Preparer</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure May result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re _____
Debtor

Case No. _____
(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, and J in the boxes, provided. Add the amounts from Schedule A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEET	ASSETS	LIABILITIES	OTHER
A- Real Property	YES	1	\$ 319,000		
B- Personal Property	YES	1	\$ 44,500		
C- Property Claimed As Exempt	YES	1			
D- Creditors Holding Secured Claims	YES	1		\$ 442,000	
E- Creditors Holding Unsecured Priority Claims	YES	1		\$ 0	
F- Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 50,268.00	
G- Executory Contracts and Unexpired Leases	YES	1			
H- Codebtors	YES	1			
I- Current Income of Individual Debtor(s)	YES	1			\$ 5,786.00
J- Current Expenditures of Individual Debtor's	YES	1			\$ 5,816.00
		11			
Total Assets ►			\$		
			Total Liabilities ►		
			\$ 492,268		
			\$ 50,268.00		

SCHEDULE A – REAL PROPERTY

Except as direct below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which debtor has a life estate. Include any property in which the debtor holds rights and power exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of property."

Do Not Include Interest in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C -- Property claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
SINGLE FAMILY HOME			319,000	269,000 60,000

Total ►

\$ 319,000

(Report also on Summary of Schedules)

SCHEDULE B- PERSONAL PROPERTY

Except directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separated sheet properly identified with the case name, case number, and the of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interest in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

the property is being held for the debtor by someone else, states that person's name and address "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	N			
2. Checking, savings or other financial account, certificates of deposit, or share in banks, saving and loan, thrift, building and loan, and home-stead associates, or credit unions, brokerage house, or cooperative.		CHECKING BANK ONE SAVINGS BANK ONE		1,000.00 300.00
3. Security deposit with public utilities, telephone companies, landlords, and others.	N			
4. Household goods and furnishings, including audio, video and computer equipment.		FURNITURE / TELEVISION		1,000.00
5. Book; picture and other art object; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	N			
6. Wearing apparel.		Normal Clothing		200.00
7. Furs and jewelry.	N			
8. Firearms and sport, photographic, and other hobby equipment.	N			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	N			
10. Annuities. Itemize and name each issuer.	N			

(if known)

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA'S		UNKNOWN
12. Stock and interest in incorporated and unincorporated businesses. Itemize.	N			
13. Interest in partnership or joint ventures. Itemize.	N			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	N			
15. Accounts receivable.	N			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	N			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	N			
18. Equitable or future interest, life estates, and rights or power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	N			
19. Contingent and noncontingent interests in estates of a decedent, death benefit plan, life insurance policy, or trust.	N			
20. Other contingent and unliquidated claims of every nature, including tax refund, counterclaims of the debtor, and rights to setoff claims. Give estimates value of each.	N			
21. Patents, copyrights, and other intellectual property. Give particulars.	N			
22. License, franchises, and other general intangibles. Give particulars.	N			

Debtor

(if known)

SCHEDULE B-- PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicle and accessories.		TOYOTA SEQUOIA 2005 TOYOTA SOLARA 2004		42,000 20,000
24. Boats, motor, and accessories.	N			
25. Aircraft and accessories.	N			
26. Office equipment, furnishings, and supplies.	N			
27. Machinery, fixtures, equipment, and supplies used in business.	N			
28. Inventory.	N			
29. Animals.	N			
30. Crops- growing or harvested. Give particulars	N			
31. Farming equipment and implements.	N			
32. Farm supplies, chemicals, and feed	N			
33. Other personal property of any kind not already listed. Itemize.	N			
Continuation sheets attached				Total 44,500

Total

(Include amounts from Continuation
sheets attaches. Report total also on
Summary of Schedules.)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which entitled under:

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemption are available only in certain states.**
- ☐ 11 U.S.C. § 522(b)(1): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
HOME	735 ILCS 5/12 1001(b)	\$ 15,000.00	\$ 319,000
BANK ACCOUNT	735 ILCS 5/12 1001(b)	\$ 1,300.00	\$ 1,300.00
FURNISHINGS	735 ILCS 5/12 1001(b)	\$ 1,000.00	\$ 1,000.00
CLOTHING	735 ILCS 5/12 1001(a)	\$ 200.00	\$ 200.00
TOYOTA SEQUOIA	735 ILCS 5/12 1001(c)	\$ 1,200.00	\$ 42,000
TOYOTA SOLARA	735 ILCS 5/12 1001(c)	\$ 1,200.00	\$ 20,000

SCHEDULE D -- CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interest such as judgment liens, garnishment, statutory liens, mortgage, deeds of trust, and other security interest. List creditors in alphabetical order to the extent practicable. If all secured creditor will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H- Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Americus Service Co PO 37297 Baltimore, MD 21247			SINGLE FAMILY HOME VALUE \$ 319,000				269,000	
ACCOUNT NO. TOYOTA FINANCIAL			TOYOTA SEQUOIA VALUE \$ 42,000				42,000	
ACCOUNT NO. TOYOTA FINANCIAL			TOYOTA SOLARA VALUE \$ 20,000				20,000	
ACCOUNT NO.			NISSAN MAXIMA Co Sign VALUE \$				29,000	

continuation sheets attached

Subtotal
(Total of this page)

Total

(Use only on last page)

\$

\$

(Report total also on Summary of Schedules)

SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			BOAT				22,000	
ASSOCIATE BANK			VALUE \$ 22,000					
ACCOUNT NO.			Home				60,000	
			2nd mortgage					
			VALUE \$ 319,000					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					

Sheet no. _____ of _____ continuation sheets attached to
 Schedule of Creditors Holding Secured Claims

Subtotal ►
 (Total of this page)
 Total ►
 (Use only on last page)
 \$ 942,000
 \$ _____
 (Report total also on Summary of Schedules)

■ SCHEDULE E- CREDITORS HOLDING UNSECURED PRIORITY CLAIM

Check this box if debtor has no creditors holding secured claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box (es) below if claim in that category are listed on the attached sheets)

Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507 (a)(2).

☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, and commissions owing qualifying independent sales representatives up to \$4,000* per person, earned within 90 days immediately preceding the filing of the original petition of the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ Contributions to employee benefits plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).

☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,000* per farmer or fishermen, against the debtor, as provided in 11 U.S.C. § 507(a)(5)

☐ Deposits by Individuals Claims of individuals up to \$1,800* for deposits for the purchase, lease, or rental of property or service for personal, family, or household use that were not delivered or provided. 11 U.S.C. § 507(a) (6)

☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support to the extent Provided in 11 U.S.C. § 507(a) (7).

☐ Taxes and Certain Other Debts Owed to Governmental Units, Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507 (a) (8).

☐ Commitments to Maintain the Capital of an Insurance depository Institution Claims based on commitments to the FDIC, RTC, Director of the office of Thrift Supervision, Comptroller of the currency, or Board of Governors of the Federal Reserved System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a) (9).

• Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO-DEBTOR	H W J C	DATE CLAIMS WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D *	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C#						
A/C#						
A/C#						
A/C#						
A/C#						

Continuation sheets is attached

Subtotal ►
(Total of this page)

Total ►

(use only on last page of the completed Schedule E)

\$

\$

*If contingent, enter C; If unliquidated, enter U; if disputed, enter D

(Report total also on Summary of Schedules)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedule D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Code debtors. If a joint petition is filed, state whether husband, Wife, both of them or the marital community may be liable on each claim by placing a "H," "W," "J," or "C," in the column labeled

"Husband,
 Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonproperty claims to report on this schedule F.

CREDITORS' NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4319030005635086 BANK OF AMERICA PO BOX 650260 DALLAS, TX 75265							\$ 7,018.00
ACCOUNT NO. CITI BANK FINANCIAL							\$ 1,406.00
ACCOUNT NO. 6011007500746028 DISCOVER GOLD PO BOX 15251 WILMINGTON, DE 19886							\$ 468.00
ACCOUNT NO. RETAIL SERVICES/ COMP USA							\$1,274.00
ACCOUNT NO. 5483107001410354 BANK ONE/ CHASE PO BOX 15153 WILMINGTON, DE 19886							\$ 16,455.00

Subtotal ▶

Continuation Sheets Attached

(Total of this page)

Total ▶

(Use only on last page of the completed Schedule F.)

(Report total also Summary of Schedules)

In re _____,

Page 13 of 29

Case No. _____

Debtor(s)

(if known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITORS' NAME AND MAILING ADDRESS INCLL DING ZIP CODE	CODEBTR	HUSBAND, WIFE, JOIN OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4266830001233015 BANK ONE/ CHASE PO BOX 15153 WILMINGTON, DE 19886							\$ 23,647.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. ____ of ____ sheets attached to Schedule of Creditor Holding Unsecured Nonpriority Claims							Subtotal ▶ (Total of this page) Total ▶ (Use only on last page of the completed Schedule F)
							\$
							\$ 50,268

(Report total also Summary of Schedules)

SCHEDULE G- EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any time-share interest.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NON-RESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H-CODEBTORS

Provide the information requesting concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedule of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the non debtor spouse on this schedule. Include all names used by nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check: this box if debtor has no co debtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NICOLE MURILLO	

Debtor(s)

SCHEDULE I- CURRENT INCOME OF INDIVIDUAL DEBTOR (S)

The column labeled "Spouse" must be completed in all cases filed by joint and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: MARRIED	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Employment:		DEBTOR	
Occupation		READIOLOGY/NUCLEAR	
Name of Employer		LORETTO HOSPITAL	
How Long Employed		STATE OF ILLINOIS	
Address of Employer		CHICAGO	
SPOUSE			
Occupation		CLERGICAL	
Name of Employer		STATE OF ILLINOIS	
How Long Employed			
Address of Employer		CHICAGO	

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions
(prorate if not paid monthly)\$ 4,904.00\$ 2,929.00

Estimated monthly overtime

\$ _____

\$ _____

SUBTOTAL

\$ _____

\$ _____

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ _____

\$ _____

b. Insurance

\$ _____

\$ _____

c. Union dues

\$ _____

\$ _____

d. Other (Specify) _____

\$ _____

\$ _____

SUBTOTAL OF PAYROLL DEDUCTION

\$ 1,054.00\$ 993.00

TOTAL NET MONTHLY TAKE HOME

\$ 3,850.00\$ 1,936.00Regular income from operation of business of
or farm (attach detailed statement)

\$ _____

\$ _____

Income from real property

\$ _____

\$ _____

Interest and dividends

\$ _____

\$ _____

Alimony, maintenance or support payments payable to the
debtor for the debtor's use or that of dependents listed above.

\$ _____

\$ _____

Social security or other government assistance
(Specify) _____

\$ _____

\$ _____

Pension or retirement income

\$ _____

\$ _____

Other monthly income

\$ _____

\$ _____

(Specify) _____

\$ _____

\$ _____

TOTAL MONTHLY INCOME

\$ 3,850.00\$ 1,936.00TOTAL COMBINED MONTHLY INCOME \$ 5,786.00 (Report also Summary of schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur with in the year following the filing of this document.

In re _____
Debtor(s)

Case No. _____
(if known)

SCHEDULE J- CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payments (include lot rented or mobile home)	\$ <u>2,652.00</u>
Are real estates taxes included? Yes _____ No _____	
is property insurance included? Yes _____ No _____	
Utilities Electricity and heating fuel	\$ <u>150.00</u>
Water and sewer	\$ <u>40.00</u>
Telephone	\$ <u>106.00</u>
Other _____	\$ _____
Home maintenance (repairs and upkeep)	\$ _____
Food	\$ <u>600.00</u>
Clothing	\$ <u>100.00</u>
Laundry and dry cleaning	\$ _____
Medical and dental expenses	\$ <u>174.00</u>
Transportation (not including car payment)	\$ <u>310.00</u>
Recreation, clubs and entertainment, newspapers, magazine, etc.	\$ _____
Charitable contribution	\$ _____
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ _____
Life	\$ <u>76.00</u>
Health	\$ _____
Auto	\$ <u>226.00</u>
Other <u>BOAT</u>	\$ <u>58.00</u>
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
Installment payments: (in Chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ <u>666.00</u>
Other _____	\$ <u>339.00</u>
Other <u>BOAT</u>	\$ <u>254.00</u>
Other <u>COMP USA</u>	\$ <u>33.00</u>
Other <u>CITIBANK / WICKS</u>	\$ <u>43.00</u>
Alimony, maintenance, and support paid to others	\$ _____
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm(attach detailed statement)	\$ _____
Other _____	\$ _____
TOTAL MONTHLY EXPENSES (Report also on Summary of Scheduled	\$ <u>5,827.00</u>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each _____	\$ _____
(interval)	

In re _____
Debtor(s)

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty that I have read the foregoing summary and schedules, consisting of _____
(Total shown on summary page plus 1.)
sheets, and that they are used true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature

Carmen Murillo
Debtor

Date: _____

Signature

Victoria Murillo
(Joint debtor, if any)

(If Joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARED (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition prepared as defined in U.S.C. § 10, that I prepared this document for compensation and that I provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Prepared

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of bankruptcy petition Prepared

Date

A bankruptcy petition prepared failure to comply with the provisions of the title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110, 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OR PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, The _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1)

Date: _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An Individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT

DISTRICT OF _____

In re: _____
(Name)
Debtor

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouse are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, affairs.

Question 1- 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an application question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Definitions

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in Business" for the purpose of this form if the debtor is or has been, within the **six years** immediately preceding the filing of this bankruptcy case, any of the following; an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouse are separated and a joint petition is not filed.)

AMOUNT
94,000.00
100,000.00

SOURCE (if more than one)
2003
2004

2. Income other from employment or operation of business

None ☒ State the amount income received by the debtor other than from employment, trade, professional, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. **Payments of creditor**

- None ☐ a. List all payments on loans, installment purchase of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 and Chapter 13 must include payments by either or both spouses whether or not joint is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Addresses of creditors	Date of payments	Amount paid	Amount still owing
---------------------------------	------------------	-------------	--------------------

- None ☐ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under Chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouse are separated and a joint is not filed.)

Name and address of creditors and relationship of debtor	Date of payment	Amount paid	Amount still owing
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4. **Suits, executions, garnishments and attachments**

- None ☐ a. List all suits to which the debtor is or was a party within **one year** immediately preceding the filing of this case. (Married debtors filing under Chapter 123 or Chapter 13 must include information concerning either or both spouses whether or not a petition is filed, unless the spouse are separated and a joint petition is not filed.)

Caption of suit and case number	Nature of proceeding	Court and location	Status or disposition
---------------------------------	----------------------	--------------------	-----------------------

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of person for whose benefit property was seized	Date of seized	Description of value of property
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5. **Repossessions, foreclosures and returns**

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of creditor or seller	Date of repossession, foreclosure sale transfer or return	Description and value of property
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 day** immediately preceding the commencement of this case. (married debtors filing under Chapter 12 or Chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouse are separated and a joint petition is not filed.)

Name and address of assignee	Date of assignment	Terms of assignment or settlement
---------------------------------	-----------------------	--------------------------------------

None ☒ b. List all property which has been in the hands of custodian, receiver, or court- appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouse are separated and a joint petition is not filed.)

Name and address of custodian	Name and location of court	Case title and number	Date of order	Description and value of property
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member, and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under Chapter 12 or Chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of person of organization	Relationship to debtor, if any	Date of gift	Description and value of gift
--	--------------------------------------	-----------------	-------------------------------------

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under Chapter 12 or Chapter 13 must include losses by either or both spouses whether or not a joint petition is not filed.)

Description and value of property	Description of circumstances and, if loss was covered in whole or in part by insurance, give particulars	Date of loss
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Name and address of payee	Date of payment payment	Name of payment if other than debtor	Amount of money or description and value of property
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Augustyn & Associates

900.00

10. **Other transfers**

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of transferee	Relationship to debtor	Transfer date	Property transferred and value received
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11. **Closed financial accounts**

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor that were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposits, or other instruments; shares and shares accounts held in banks, credit union, pension funds, cooperatives, associates, brokerage house and other financial institution. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of institution	Type and number of account and final balance	Amount and rate of sale or closing
------------------------------------	--	---------------------------------------

12. **Safe deposit boxes**

None



List each safe deposit or other box of depository in which the debtor has or had securities, cash or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include boxes or depositories of either of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of bank or other depository	Name and addresses of those with access to box or depository	Description of contents	Date of transfer or surrender, if any
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13. **Setoffs**

None



List all setoff made by any creditor, including a bank, against a debtor or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of creditors	Date of setoff	Amount of setoff
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None List all property owned by another person that the debtor holds or controls.

Names and address of owner	Description and value of property	Location of property
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15. Prior address of debtor

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name used	Dates of occupancy
---------	-----------	--------------------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **two years** immediately preceding the commencement of this case, any of the following: an officer, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

16. Nature, Location and name of business

None a. If the debtor is an individual, list the names and address of all business in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within **two years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity security within the two years immediately preceding the commencement of this case.

b. The debtor is a partnership, list the names and addresses of all business in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all business in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

Name	Address	Nature of business	Beginning and ending dates of operation
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17. Books, records and financial statements

None a. List all bookkeeper and accountants who within the **six years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Address	Date service rendered
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have audited the books of account and records, or prepared a financial statement of the debtor.

Name	Address	Date service rendered
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None c. List all firms or individual who at the time of the commencement of this case were in possession of the book of account and records of the debtor. If any of the books of account and records are not available, please explain.

Name	Address
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d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

Name	Address	Date issued
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18. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of inventory	Inventory supervisor	Dollar amount of inventory (specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

Date of inventory	Name and addresses of custodian of inventory records
-------------------	---

19. Current partners, officers, directors and shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Name and address	Nature of interest	Percentage of interest
------------------	--------------------	------------------------

Name and Address	Title	Nature and percentage of stock ownership
------------------	-------	---

20. **Former partners, officers, directors and shareholders**

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

Name	Address	Date of withdrawal
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None b. If the debtor is a corporation, list all officer directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

Name and address	Title	Date of termination
------------------	-------	---------------------

21. **Withdrawals from a partnership or distributions by a corporation**

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

Name and addresses of recipient	Relationship to debtor	Date and purpose of withdrawal	Amount of money or description and value of property
------------------------------------	---------------------------	-----------------------------------	--

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and they are true and correct.

Date _____

Signature
of Debtor

Carmen Mirillo

Date _____

Signature
of joint Debtor

Victoria Mirillo

(if any)

[if completed on behalf of partnership or corporation]

I, declare under penalty that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct on the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

____ continuation sheet attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 AND 3571

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed of Type Name of Bankruptcy Petition Prepared

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Prepared

Date

A bankruptcy preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines, imprisonment, or both. 18 U.S.C. § 156.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have file a scheduled of sheets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following respect to the property of the estate which secures those consumer debts:

a. *Property to Be Surrendered.*

Description of property

Creditor's Name

1. _____

2. _____

3. _____

4. _____

b. *Property to Be Retained*

[Check any applicable statements.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will Be redeemed Pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Single family home				X
TOYOTA SEQUOIA				X
NISSAN MAXIMA				X
TOYOTA SOLARA				X
Boat				X

Date: _____

Carmen Muelb
Signature of Debtor(s)

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (Sec 11 U.S.C. § 10)

I certify that I am a bankruptcy petition prepared as defined in 11 U.S.C. § 110, that I prepared this document for compensation, And that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy by Petition Prepared

Social Security No.

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

X
Signature of Bankruptcy Petition Prepared

Date

A Bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL COMSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition . The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should decide to file a petition with the court. Court employees are prohibited from giving you legal advice

Chapter 7 : Liquidation (\$ 155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with regular Income (\$155 filing fee plus \$ 39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installment over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollars amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earning. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike chapter 7, you may keep all your property, both exempt and non- exempt, as long as you continue to make payment under the plan.
4. After completion of payments under your plan, your debts are discharge except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving under while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and decision by an individual to file chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debt over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

United States Bankruptcy Court

Northern District OF Illinois

In re _____
Debtor

Bankruptcy Case No. _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329 (a) , and Bankruptcy Rule 2016 (b), I certify that I am the attorney for the above- named debtor (s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me , for services rendered or to be rendered on behalf of the debtor (s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 900.00

Prior to the filing of this statement I have received \$ 900.00

Balance Due \$ 0

2. The source of the compensation paid to me was

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any person unless they are members and associates of my law firm ~~Nathan & Associates~~

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not member or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case , including:

- Analysis of the debtor's financial situation ,and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;